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Congressional Advisory: Are you Ready for Spring Floods?

March 31, 2017

Snowmelt may not be a significant concern this year, but severe storms and heavy spring rainfall could still cause flooding in the months ahead. Now is the time to prepare.

- 1. **Ensure you're flood insured.** A flood insurance policy could protect you from the devastating out-of-pocket expenses caused by flooding. **Don't wait until it's too late.** A policy takes 30 days to go into effect from application and payment. A typical homeowner's insurance policy does not cover floods.
- 2. **Conduct a household inventory.** Be sure to keep a record of all major household items and valuables. These documents are important when filing insurance claims. For help in conducting a home inventory, visit www.knowyourstuff.org.
- 3. **Protect important financial documents**. Store copies of irreplaceable documents (such as birth certificates, passports, etc.) in a safe, dry place. Keep originals in a safe deposit box
- 4. **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.Ready.gov for a complete disaster supply checklist.
- 5. **Plan for evacuation.** Plan and practice a flood evacuation route. Ask someone out of state to be your "family contact" in an emergency, and make sure everyone in your family knows the contact's address and phone number.

The spring season brings a heightened flood risk throughout our area in the coming months," said FEMA Acting Regional Administrator Janet M. Odeshoo. "Preparing now will help to ensure that you're protected against the costly damage floodwaters can cause."

Visit FloodSmart.gov or call 1-800-427-2419 to learn how to prepare for floods, how to purchase a flood insurance policy and the benefits of protecting your home or property investment against flooding. You can also contact your insurance agent for more information.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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